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Carolyn Johnson & Family

3940 Scarsdale Ln

Dallas, Tex 75227

United Housing Program

I am a Family of the United Housing Program, with a Childeren and one Grandchild. Every since I've been a Single Parent raising two kids by myself I have always wanted to be a homeowner, but couldn't afford to get a house because of a low income. minorities and low income have no chances of owning a home, at least that what I thought until UHP made it possible for me to own a home. Apartment living is nice for those who enjoy it, but I was tired of apartment living, no peace and quiet, your kids didn't have a place to play and you're heating and never owing what you are paying for. UHP made it possible to accomplish my dream of owning a home. With subsidy assistance because of UHP help closing cost, which is and assistance VCAP, DHHP and other assistance. without UHP I would not have been able to get into a house of my own. We accomplish our dream of being a homeowner without government funds and no charge from UHP. In writing these letters, I trying to make it possible to help others accomplish the same goals and dreams of owning a home. It has been a struggle, but it's been worth it. To come home to something that will belong to you someday paid-in-full. You can't never say an apartment will be yours someday because if won't.

you will forever be paying rent and never belong to you.
I am proud of what I have accomplished it soon will be
four years on August 11 1999 of being a homeowner.

Since being in the UHP I have devoted a lot of time
and effort to learn more about being a homeowner, since
this is my first mortgage payment, it's a lot to learn about
owning a home and maintaining on how to take care
of your home. That include going to classes, and learning
how to help others. Time and effort is donated food for
our open-house Block Party, passing out flyers for our
meetings and trying to get others into the program also
I hope this letter encourages others to want to own
their dream and try to accomplish what I have, don't
let others discourage you from try to achieve that goal
in owning your home. Anything is possible, if you only
believe in yourself and believe in your dreams and make
them come true.

Carolyn Johnson
UHP